



September 2007

0 % = BIG SAVINGS

WARNING: Consolidating your student loans can be hazardous to your wealth!

YOU'VE got 0% interest! Don't lose it. Your [Michigan Students First \(MSF\)](#) benefit will result in a "0" PERCENT interest rate on your loans after 36 months of on-time payments. [0% . . . it's music to my ears!](#)

DO NOT consolidate your loans until you fully investigate your MSF benefits!

Testimonials:

- [The Greentree Gazette](#) reported in the September 12, 2007 edition, comments from Rick Shipman, MSU Financial Aid Director, stating "With the loan origination fees being waived, rate reductions on PLUS loans and zero percent interest rate after 36 months on-time payments, this is a no-brainer for borrowers, and unlike other incentives, it's a real benefit that we are beginning to see a large group of borrowers actually benefiting from."
- [Wall Street Journal Recommends Michigan Students First Loans](#) PDF
In an article in the April 19, 2007 edition, the Wall Street Journal recommended [Michigan Students First \(MSF\)](#) loans, indicating "Michigan residents, or non-residents who attend schools in the state, can take out federal loans through the Michigan Higher Education Student Loan Authority, a nonprofit agency, and see their interest rate fall to zero after they make 36 months of on-time payments."
- [Michigan Students First](#) is recognized as "one of the most generous borrower benefit programs in the nation!"

Go to www.mistudentloans.com and get the FACTS.

[Michigan Higher Education Student Loan Authority \(MHESLA\)](#), your lender, has been in business for over 30 years with a commitment to students and parents to provide the best products and services to help meet educational endeavors.

